

Education Models for Successful Housing Outcomes

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Education Models

- Fair Housing Education & Outreach
- Steppingstone Program
- Financial Literacy Education
- Lease-Purchase Program

Fair Housing Education & Outreach

- PHA's Fair Housing Program: fair housing education, outreach, advocacy, and support services.
- Goal: to raise awareness and promote compliance with fair housing laws that protect us from housing discrimination based on race, color, national origin, religion, sex, family status, disability, & elderliness.
- Services include:
 - fair housing training workshops/seminars
 - educational materials
 - complaint and compliance resource

Fair Housing Education & Outreach

Workshops/Seminars – Agenda

1. What Does Fair Housing Mean?
2. Fair Housing – It's the Law!
 - a. Who is Protected?
 - b. What Properties are Covered?
 - c. What are Discriminatory Housing Practices?
3. Housing Discrimination Statistics & Scenarios
4. Recognize and Report Housing Discrimination
5. Fair Housing Resources

Fair Housing Education & Outreach

Workshops/Seminars – Audiences

- Homebuyers Clubs
- Housing Non-Profits
- County Interagency Councils
- Social Services
- NAACP
- Disability Service and Advocacy Organizations
- Advanced Adult ESL
- Real Estate Association
- Faith-Based Organizations
- Predatory Lending Forum

Fair Housing Education & Outreach

Educational Materials

- Fair Housing Resource Guide brochure and fair housing flyer
- “Be a Smart Borrower” Anti-Predatory Lending brochure and flyer
- Fair Housing Fact Sheets for Housing Consumers, New Immigrants, People With Disabilities, People Who are Homeless, and Rural Areas
- Website: www.avenue.org/pha/fairhousing

Fair Housing Education & Outreach

Translations

- Spanish
- French
- Serbo-Croatian
- Chinese/Mandarin (traditional & simplified)
- Arabic
- Dari

Fair Housing Education & Outreach

Success Rate

- 2002:
 - 24 seminars for 461 people
 - 41 complaints or questions handled
- 2003 to date:
 - ┌ 23 seminars for 626 people
 - ┌ 51 complaints or questions handled

Steppingstone Program

- PHA's Steppingstone Program is a unique transitional program designed to help renters become homeowners. The program provides apartments at market rents, while providing housing counseling and setting aside 25% of rent payment to be used for down payment and closing costs on future home purchase.

Steppingstone Program

- Designed for people who may have the income to purchase, but have debt issues or other credit problems to overcome.
- 80% AMI or less
- 3-year program
- 7 units

Steppingstone Program

Education During

- 5 Steps to Homeownership:
 1. Intake
 2. Action Planning
 3. Homeownership Counseling; Client Follow-up
 4. Continued Homeownership Counseling and Loan Qualification
 5. Mortgage Process, House Hunting, and Graduation

Steppingstone Program

Success Rate

- 11 Homebuyers, plus 1 ready to go

Financial Literacy Education

Wachovia/FDIC Money Smart Financial Education Curriculum

1. Bank On It – Introduction to types of financial institutions, products and services offered and basic banking terminology.
2. Borrowing Basics – Overview of credit, types of loans, cost of credit and how to apply for credit.
3. Check it Out - Benefits of a checking account, determining what type of account is right for you, opening and using your account and maintaining records.
4. Money Matters – Discusses why to keep a budget, tools and considerations to budgeting and definitions of income and expenses.

Financial Literacy Education

5. Pay Yourself First – Overview of savings, tips on savings and growing your money, what options and account are available and how to determine what investment options are available and what saving options are best for you.
6. Keep It Safe – Federal Consumer Protection Laws, deposit regulations, non-deposit investment products, lending/loan information, loan scams.
7. To Your Credit – What is a credit report, how to obtain a copy and read your credit report, building and repairing your credit history.
8. Charge It Right - Characteristics of a credit card, how to apply for credit, paying your bill, keeping records and lost/stolen credit cards.
9. Loan To Own – Installment loan basics, car loans, other secured installment loans, unsecured installment loans.
10. Your Own Home – Should you rent or own, are you ready to buy a home, homebuyer assistance programs, mortgage terminology, home much mortgage can you afford and shopping for the best deal.

Financial Literacy Education

Success Rate

- 88 people trained in 5 classes in Virginia
- PHA, Wachovia's 3rd partner in Virginia, is incorporating curriculum into VIDA Program

Lease-Purchase Program

Freddie Mac's Lease-Purchase Plus Program

- Allows future homebuyers to select and live in the home of their choice now, with the ability to purchase the home and assume the mortgage with the same monthly payment and use a 3-year lease period to re-establish their credit.

Lease-Purchase Program

Pre-Lease Education Workbook

- Advantages of Homeownership
 - Overview of the Lease-Purchase Process
 - Credit Matters
 - Choosing a Home
-
- Freddie Mac's CreditSmart curriculum

For more information...

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